

## **EXHIBIT “1”**

**Good Faith Estimate of Settlement Costs**

Lender WELLS FARGO BANK, N.A.		Loan Number 0158912931
Applicant(s) GRANT A GOMEZ		Date 02/22/2007
LANIE L GOMEZ		Mortgage Amount \$288,000.00
Property Address 13036 E 50TH ST SCOTTSDALE AZ, 85254		Interest Rate 6.000%
Loan Type ARM51		
Sales Price N/A		

<b>ESTIMATED MONTHLY PAYMENT</b>			
P&I or Int Only Payment	\$ 1,440.00	Mortgage Insurance	\$ .00
Hazard Insurance	\$ 66.00	Taxes	\$ .00
		Total monthly payment	\$ 1,506.00

<b>ITEMS PAYABLE IN CONNECTION WITH LOAN</b>	
0801 LOAN ORIGINATION FEE 0.000%	\$ .00
0802 LOAN DISCOUNT 0.000%	\$ .00
0808 BROKER FEE	\$ .00
0810 PROCESSING FEE	\$ 325.00
0811 FLOOD LIFE OF LOAN	\$ 19.00
0815 APPLICATION FEE	\$ 495.00
0819 UNDERWRITING FEE	\$ 385.00
0901 INTEREST FOR 16 DAYS @ \$ 47.34 PER DAY**	\$ 757.44
0902 MORTGAGE INSURANCE PREMIUM	
0905 TAX SERVICE	\$ 78.00

<b>TITLE COMPANY CHARGES</b>	
1101 SETTLEMENT OR CLOSING FEE	\$ 488.00
1108 TITLE INSURANCE*	\$ 989.09
1113 TITLE ENDORSEMENTS	\$ 100.00

<b>GOVERNMENT RECORDING &amp; TRANSFER CHARGES</b>	
1201 RECORDING FEE	\$ 55.00

<b>ADDITIONAL SETTLEMENT CHARGES</b>	
1303 TITLE CO. RECONVEYANCE FEE (IF REQUIRED)	\$ 90.00
1305 OTHER	\$ .00
1311 CLOSING AGENT COURTER/FAX/EDD/WIRE	\$ 100.00
<b>ESTIMATED TOTAL (Excluding Escrow Reserves)</b>	
	\$ 3,881.53

<b>ESCROW RESERVES (ESTIMATED)</b>	
1002 Mortgage Insurance Escrow 0 months @ \$ 0.00 per month	\$ .00
1003 Tax and Assessment Reserves	\$ .00
1009 Aggregate Accounting Adjustment***	\$ .00

\*Title Insurance. This estimate represents the costs of title insurance to protect the Lender only. If you choose to purchase an Owner's title insurance policy to protect your interests in the property, the cost of the Lender's and Owner's policy is estimated to be \$918.50 and \$1,285.00, respectively, for a total cost \$2,201.50. These rates only apply when the Lender's and Owner's policies are purchased simultaneously from a participating title company. Contact your closing agent with questions.

\*\* Prepaid Interest. Based on the interest rate quoted at time of application, multiplied by number of days from your estimated closing date to the end of the month.

\*\*\*Aggregate Accounting Adjustment. Escrow reserves are calculated in accordance with the Real Estate Settlement Procedures Act (RESPA). RESPA methodology requires lenders to calculate each escrow deposit as a single item, then pooled as a group (in the aggregate). The Aggregate Adjustment is the difference (i.e., the credit to the consumer) between the single item analysis calculation and the aggregate methodology.

**Good Faith Estimate Providers of Service**

The information provided on page 1 reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimated -- the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained on the HUD-1 Settlement Statement which you will be receiving at settlement. The HUD-1 Settlement Statement will show you the actual cost for items paid at settlement.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended. Additional information can be found in the HUD Special Information Booklet "Settlement Costs and Helpful Information" provided by your Mortgage Broker or Lender.

**Particular Provider and Required Use Information.** The Lender requires the use of specific providers of certain services in connection with your loan. Listed below are the service providers from which the Lender will choose for your loan. The estimates on page 1 are based on the charges for these designated providers. The Lender has repeatedly required borrowers to use these providers within the past 12 months. Rels Credit and Rels Valuation are affiliates of the Lender.

**Credit Bureaus**

RELS CREDIT  
1500 NW BETHANY BLVD #300  
BEAVERTON, OR 97006  
(877) 216-9150

EQUIFAX MTG SERVICES  
P.O. BOX 740006  
ATLANTA, GA 30374-0006  
(800) 446-5218

**Appraisal Services**

LENDER'S SERVICE, INC.  
700 CHERRINGTON PARKWAY  
CORAOPOLIS, PA 15108-4308  
(800) 722-0300

RELS VALUATION  
800 LASALLE AVENUE, #1000  
MINNEAPOLIS, MN 55402-2021  
(800) 825-8483

**Flood Zone Determination Services**

WELLS FARGO FLOOD SERVICE  
600 S HWY 169, 12TH FLOOR  
ST. LOUIS PARK, MN 55426  
(800) 805-9423

FLOOD DATA SERVICES, INC.  
11902 BURNET ROAD, #400  
AUSTIN, TX 78758-2902  
(800) 447-1772

**Document Preparation Services for Loans with a Property Address in Texas**

BROWN, FOWLER & ALSUP  
10333 RICHMOND, #860  
HOUSTON, TX 77042  
(713) 468-0400

**Tax Service Vendors**

WELLS FARGO REAL ESTATE TAX SERVICES, LLC  
1 HOME CAMPUS X2502-011  
DES MOINES, IA 50328-0001  
(800) 499-4829

FIRST AMERICAN REAL ESTATE INFORMATION SERVICES, INC  
1400 CORPORATE DRIVE  
IRVING, TX 75038  
(800) 588-7770

**Title Guaranty Certificate for loans with a Property Address in Iowa**

TITLE GUARANTY DIVISION  
IOWA FINANCE AUTHORITY  
200 EAST GRAND AVE. #350  
DES MOINES, IA 50309  
(515) 242-4989

**If the subject property is located in New York.**

The Lender will require that a New York law firm satisfactory to Lender be designated to represent the Lender and provide the closing/settlement services. The estimated settlement or closing fee is based on the estimated charges of New York firms with whom the Lender has relationships. The Lender has repeatedly required borrowers to use the services of a New York law firm within the last 12 months.

**If mortgage Insurance is required**

The Lender will designate a mortgage insurance company from an approved list to provide private mortgage insurance. The estimated mortgage insurance premium is based on the estimated charges of the designated provider. The Lender has repeatedly required borrowers to use the services of one of the providers within the last 12 months.

## **EXHIBIT “2”**

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
SETTLEMENT STATEMENT

TICOR Title Agency of Arizona, Inc.  
7047 E. Greenway Parkway,  
Suite 190  
Scottsdale, AZ 85254

**PRE-AUDIT MAY CHANGE WITHOUT NOTICE**

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER: GRANT A. GOMEZ and LANIE L. GOMEZ

ADDRESS OF BORROWER: 5011 E Pershing Ave  
Scottsdale, AZ 85254

E. NAME OF SELLER:

ADDRESS OF SELLER:

F. NAME OF LENDER: Wells Fargo Bank, N.A.  
ADDRESS OF LENDER: 12641 N Tatum Blvd,  
Phoenix, AZ 85032

G. PROPERTY LOCATION: 13036 NORTH 50TH STREET  
SCOTTSDALE, AZ 85254  
Maricopa

H. SETTLEMENT AGENT: TICOR Title Agency of Arizona, Inc.  
PLACE OF SETTLEMENT: 7047 E. Greenway Parkway., Suite 190, Scottsdale, AZ 85254

I. SETTLEMENT DATE: 03/01/2006 PRORATION DATE: 03/02/2006 FUNDING DATE: 03/02/2006

J. SUMMARY OF BORROWER'S TRANSACTION

<b>100. Gross Amount Due From Borrower:</b>	
101. Contract Sales Price	
102. Personal Property	
103. Settlement charges to Borrower (line 1400)	731.60
104.	
105.	
Adjustments For Items Paid By Seller In Advance:	
106. City/Town Taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from borrower:	731.60
<b>200. Amounts Paid by or in behalf of Borrower:</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	248,500.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments For Items Unpaid By Seller:	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	248,500.00
<b>300. Cash at Settlement from/to Borrower:</b>	
301. Gross amount due from Borrower (line 120)	731.60
302. Less amount paid by/for Borrower (line 220)	248,500.00
303. Cash TO Borrower:	247,768.40

THIS IS THE TYPE OF LOAN FILE AND OMB No. 2502-0265  
1. ☐ FHA  
4. ☐ VA  
2. ☒ CONVENTIONAL  
3. ☐ OTHER  
BY TICOR TITLE AGENCY OF ARIZONA, INC.  
6. ESCROW FILE NUMBER: 84009291-0251 DJC  
7. LOAN NUMBER: 65007802701998  
8. MORTGAGE INSURANCE CASE NUMBER:

K. SUMMARY OF SELLER'S TRANSACTION

<b>400. Gross Amount Due To Seller:</b>	
401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
Adjustments For Items Paid By Seller In Advance:	
406. City/Town Taxes	
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	
<b>500. Reductions in Amount Due To Seller:</b>	
501. Excess deposit (see Instructions)	
502. Settlement charges to Seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments For Items Unpaid By Seller:	
510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reductions In Amount Due Seller	
<b>600. Cash at Settlement to/from Seller:</b>	
601. Gross amount due to Seller (line 420)	
602. Less reductions in amount due Seller (line 52)	
603. Cash TO/FROM Seller:	0.00

OMB No. 2502-0265

**L SETTLEMENT CHARGES:**

ESCROW FILE NUMBER:

84009291-025 DJC

**700. Total Sales/Broker's Commission:**

Based on Price \$ @ % =		Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
Division of Commission (line 700) follows:			
701. \$	to		
702. \$	to		
\$	to		
703. Commission paid at settlement			
704.			

**800. Items Payable In Connection With Loan:**

801. Loan Origination Fee			
802. Loan Discount Fee			
803. Appraisal Fee to RELS Valuation		375.00	
804. Credit Report to Wells Fargo Bank, N.A.		(Lender \$1.00 POC)	
805. Lenders inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. Servicer's Fee to Record to Wells Fargo Bank, N.A.		(Lender \$4.42 POC)	
809. Flood Certification Fee to Wells Fargo Flood Service		6.60	
810.			
811.			

**900. Items Required By Lender To Be Paid In Advance:**

901. Interest			
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium			
904.			
905.			

**1000. Reserves Deposited With Lender:**

1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes			
1005. Annual Assessments			
1006.			
1007.			
1008. Aggregate Adjustment months @\$			

**1100. Title Charges:**

1101. Settlement or closing fee to TICOR Title Agency of Arizona, Inc.		175.00	
1102. Abstract or title search			
1103. Title examination to TICOR Title Agency of Arizona, Inc.		125.00	
1104. Title insurance binder			
1105. Document preparation			
1106. Notary Fees			
1107. Attorney's Fees			
(includes above item numbers: )			
1108. Title Insurance			
(includes above item numbers: )			
1109. Lender's coverage \$ 248,500.00			
1110. Owner's coverage \$			
Lender's coverage \$			
Lender's coverage \$			
1111. FedEx/Courier to TICOR Title Agency of Arizona, Inc.		20.00	
1112.			
1113.			

**1200. Government Recording and Transfer Charges**

1201. Recording Fees:			
1202. City/County tax/stamps			
1203. State tax/stamps			
1204. City Transfer Tax			
1205. County Transfer Tax			
1206. Recording Fee to TICOR Title Agency of Arizona, Inc.		30.00	
1207.			

**1300. Additional Settlement Charges:**

1301. Survey to			
1302. Pest Inspection			
1303.			
1304.			
1305.			
1306.			
1307.			
1400. Total Settlement Charges (Enter on line 103, Section J -and- line 502, Section K)		731.60	0.00

Attachments:

Escrow Number:

OMB No. 2502-0265  
84009291-025 DJC**BREAKDOWN OF NEW LOANS**

Description	Buyer Amount	Seller Amount
Wells Fargo Bank, N.A., 12641 N Tatum Blvd, Phoenix, AZ 85032, Loan# 65007802701998	248,500.00	
Total of New Loans.	248,500.00	





## **EXHIBIT “3”**

**A. Settlement Statement**U.S. Department of Housing  
and Urban Development

OMB NO. 2502-0265 (Exp. 12-31-06)

<b>3. Type of Loan</b>		<b>6. File Number</b>	<b>7. Loan Number</b>	<b>8. Mortgage Insurance Case Number</b>
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> Conv. Unins.			0158912931	
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.				
<b>2. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.				
<b>D. Name and Address of Borrower</b>		<b>E. Name and Address of Seller</b>		<b>F. Name and Address of Lender</b>
GRANT A GOMEZ LANIE L GOMEZ		REFINANCE		WELLS FARGO BANK, N.A.  P. O. BOX 5137 DES MOINES, IA 503065137
<b>3. Property Location</b>		<b>H. Settlement Agent</b>		<b>I. Settlement Date</b>
13036 E 50TH ST  SCOTTSDALE, AZ 85254		AMERICAN LAND TITLE Place of Settlement		CLOS. DATE 03/01/07 DISB. DATE 03/07/07
<b>J. Summary of Borrower's Transaction</b>		<b>K. Summary of Seller's Transaction</b>		
<b>100. Gross Amount Due From Borrower</b>		<b>400. Gross Amount Due To Seller</b>		
101. Contract sales price	REFINANCE	401. Contract sales price	REFINANCE	
102. Personal property		402. Personal property		
103. Settlement charges to borrower (line 1400)		403.		
104. Payoff of First Mortgage Loan		404.		
105. Escrow Shortage		405.		
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance		
106. City/town taxes to		406. City/town taxes to		
107. County taxes to		407. County taxes to		
108. Assessments to		408. Assessments to		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
120. Gross Amount Due From Borrower		420. Gross Amount Due To Seller		
<b>200. Amounts Paid By Or In Behalf of Borrower</b>		<b>500. Reductions in Amount Due To Seller</b>		
201. Deposit or earnest money		501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)	288,000.00	502. Settlement charges to seller (line 1400)		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204.		504. Payoff of first mortgage loan		
205.		505. Payoff of second mortgage loan		
206.		506.		
207. Lender Credit	150.00	507.		
208.		508.		
209. Escrow Balance Credit		509.		
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller		
210. City/town taxes to		510. City/town taxes to		
211. County taxes to		511. County taxes to		
212. Assessments to		512. Assessments to		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. Total Paid By/For Borrower		520. Total Reduction Amount Due Seller		
<b>300. Cash At Settlement From/To Borrower</b>		<b>600. Cash At Settlement To/From Seller</b>		
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)		
302. Loss amounts paid by/for borrower (line 220)	( )	602. Loss reduction amount due seller (line 520)	( )	
303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower		603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller		

previous Edition Is Obsolete

HUD-1 (3-86)  
RESPA, HB 4305.2  
FR052A REV 12/19/2006

Settlement Charges		0158912931				
700. Total Sales/Broker's Commission based on price \$			@	%	=	
Division of Commission (line 700) as follows:						
701. \$	to					Paid From Borrower's Funds at Settlement
702. \$	to					Paid From Seller's Funds at Settlement
703. Commission paid at Settlement						
704.						
<b>100. Items Payable In Connection With Loan</b>						
101. Loan Origination Fee	% TO: WELLS FARGO BANK, N.A.					
102. Loan Discount	% TO: WELLS FARGO BANK, N.A.					
103. Appraisal Fee	to RELS VALUATION				495.00	
104. Credit Report	to Rel's Credit					
105. Lender's Inspection Fee						
106. Mortgage Insurance Application Fee	to					
107. Assumption Fee						
108. Mortgage Broker Fee	to					
109.						
310. PROCESSING FEE					325.00	
311. FLOOD LIFE OF LOAN					19.00	
112.						
113.						
114.						
115. APPLICATION FEE					495.00	
116.						
117.						
118.						
119. UNDERWRIT REV					385.00	
120.						
121.						
122.						
123.						
124.						
125.						
<b>200. Items Required By Lender To Be Paid In Advance</b>						
201. Interest from 03/07/07 to 04/01/07	@ \$ 47.34 /day				1183.50	
202. Mortgage Insurance Premium for	months to					
203. Hazard Insurance Premium for	years to					
204.	years to					
205.						
<b>1000. Reserves Deposited With Lender</b>						
1001. Hazard Insurance	months@\$			per month		
1002. Mortgage Insurance	months@\$			per month		
1003. City property taxes	months@\$			per month		
1004. County property taxes	months@\$			per month		
1005. Annual Assessments	months@\$			per month		
1006.	months@\$			per month		
1007.	months@\$			per month		
1008.	months@\$			per month		
1009. Aggregate Accounting Adjustment					0.00	
<b>1100. Title Charges</b>						
1101. Settlement or closing fee	to					
1102. Abstract or title search	to					
1103. Title examination	to					
1104. Title insurance binder	to					
1105. Document preparation	to					
1106. Notary fees	to					
1107. Attorney's fees	to					
(includes above items numbers; )						
1108. Title insurance	to					
(includes above items numbers; )						
1109. Lender's coverage	\$					
1110. Owner's coverage	\$					
1111.						
1112.						
1119.						
<b>1200. Government Recording And Transfer Charges</b>						
1201. Recording fees: Deed \$		Mortgage \$		Release \$		
1202. City/county tax/stamps: Deed \$		Mortgage \$				
1203. State tax/stamps: Deed \$		Mortgage \$				
1204.						
1205.						
<b>1300. Additional Settlement Charges</b>						
1301. Survey to						
1302. Pest inspection to						
1303. TAX SERVICE FEE TO WELLS FARGO REAL ESTATE TAX SERVICES, LLC					78.00	
1304.						
1305.						
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						

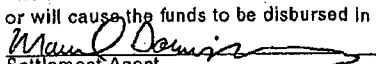
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

  
GRANT A. PEREZ

Borrowers LAMIE L. SONEA

Sellers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

  
Settlement Agent

305.07  
Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.